

****Note change of time and location****

**AGENDA
BROWN COUNTY HOUSING AUTHORITY
Monday, June 19, 2017, 4:30 p.m.
City Hall, 100 N. Jefferson Street, Room 310
Green Bay, WI 54301**

MEMBERS: Sup. Andy Nicholson - Chair, Corday Goddard – Vice-Chair, Tom Deidrick, Ann Hartman, and Andy Williams

APPROVAL OF MINUTES:

1. Approval of the minutes from the May 15, 2017, meeting of the Brown County Housing Authority.

COMMUNICATIONS:

2. A request by Sup. Andy Nicholson to the Brown County Board of Supervisors (referred to the Administration Committee) to review the possibility of combining the Green Bay Housing Authority and the Brown County Housing Authority with possible action to seek advantages and disadvantages of the merge.

REPORTS:

3. Report on Impact of ICS's salary study.
4. Report on Housing Choice Voucher Rental Assistance Program:
 - A. Preliminary Applications
 - B. Unit Count
 - C. Housing Assistance Payments Expenses
 - D. Housing Quality Standard Inspection Compliance
 - E. Program Activity/52681B (administrative costs, portability activity, SEMAP)
 - F. Family Self-Sufficiency Program (client count, participation levels, new contracts, graduates, escrow accounts, and homeownership)
 - G. VASH Reports (new VASH and active VASH)
 - H. Langan Investigations Criminal Background Screening and Fraud Investigations
5. Report on locations of port-out vouchers.
6. Report on progress of BCHA goals for Calendar Year 2017.

OLD BUSINESS:

NEW BUSINESS:

7. Consideration with possible action on the approval to renew an agreement with Catholic Charities for reimbursement of pre and post homeownership counseling for Housing Choice Voucher Homebuyers.
8. Consideration with possible action on approval of Homebuyer Assistance Program Funding Proposal from NeighborWorks® Green Bay.

BILLS AND FINANCIAL REPORT:

9. Consideration with possible action on acceptance of BCHA bills.
10. Consideration with possible action on acceptance of BCHA financial report.
11. Update on fraud recovery.

ADMINISTRATOR'S REPORT AND INFORMATIONAL:

12. Review Risk Management section of Lead the Way training.
13. Date of next meeting: July 17, 2017.

Any person wishing to attend who, because of a disability, requires special accommodation should contact the Brown County Human Resources Office at (920) 448-4065 by 4:30 p.m. the day before the meeting so that arrangements can be made.

I

MINUTES
BROWN COUNTY HOUSING AUTHORITY
Monday, May 15, 2017, 3:30 p.m.
City Hall, 100 N. Jefferson Street, Room 604
Green Bay, WI 54301

(Note: This is a joint meeting of the Brown County Housing Authority and the Board of Directors of Integrated Community Solutions, Inc.)

BCHA MEMBERS PRESENT: Sup. Andy Nicholson – Chair, Corday Goddard – Vice-Chair, Tom Deidrick, Ann Hartman, and Andy Williams

ICS MEMBERS: Dave Wouters, Kelly Runge, Andrew Dilling, Katie Olbinski, and Jake Dittman

ICS MEMBERS ABSENT: Randall Gast and Lynn Green

OTHERS PRESENT: Cheryl Renier-Wigg, Robyn Hallet, Stephanie Schmutzer, Matt Karney, Matt Roberts, Pat Leifker, Mackenzie Reed-Kadow, Lori DeGrave and Carol Vande Velden

APPROVAL OF MINUTES:

1. Approval of the minutes from the April 24, 2017, meeting of the Brown County Housing Authority. (02:01)

A motion was made by A. Nicholson and seconded by C. Goddard to approve the minutes from the April 24, 2017, Brown County Housing Authority meeting. Motion carried.

ELECTION OF OFFICERS OF BCHA: (02:23)

The rotation of officers was accepted by the commissioners; A. Nicholson to become BCHA Chair, C. Goddard to become BCHA Vice-Chair.

A motion was made by A. Hartman and seconded by T. Deidrick to nominate A. Nicholson as BCHA Chair. No other nominations were made. Motion carried.

A motion was made by A. Nicholson and seconded by A. Williams to nominate C. Goddard as BCHA Vice-Chair. No other nominations were made. Motion carried.

COMMUNICATIONS:

2. Letter from HUD Dated May 1, 2017, of SEMAP Approval. (07:31)

R. Hallet explained that the SEMAP certification is the annual report card submitted to HUD based on the BCHA's internal information. The SEMAP Approval provided in the meeting packet was HUD's response to the submission, recognizing the BCHA as a high performer.

A motion was made by A. Hartman and seconded by C. Goddard to receive and place the 2016 BCHA SEMAP Approval on file. Motion carried.

REPORTS:

3. Report on Housing Choice Voucher Rental Assistance Program: (08:20)
 - A. Preliminary Applications
P. Leifker reported that for the month of April, there were 123 preliminary applications received.
 - B. Unit Count
The unit count for the month of April was 3,137.

- C. Housing Assistance Payments Expenses
The April HAP expenses totaled \$1,363,262.

- D. Housing Quality Standard Inspection Compliance
There were a total of 406 inspections, of which 175 passed the initial inspection, 77 passed the reevaluation, 120 resulted in a fail and 34 were no shows.

- E. Program Activity/52681B (administrative costs, portability activity, SEMAP)
P. Leifker reported on data through May 2017. There were 298 port outs with an associated HAP expense of \$272,197. ICS was underspent by \$12,793.85 and the FSS program was underspent by \$2,990.66.

A. Hartman and A. Williams expressed concern over a growing trend of port outs over the last several months. P. Leifker asserted that it was less of a trend as the number of port outs by month has been steady between 270 and 300. Historically, the number of port outs is trending upward, but recently, the number of port outs is consistent.

A. Nicholson inquired where the port outs are going to. P. Leifker acknowledged he did not have the information on hand, but has it available. A. Nicholson asked if the locations of port outs could be addressed in the June meeting and P. Leifker accepted.

- F. Family Self-Sufficiency Program (client count, participation levels, new contracts, graduates, escrow accounts, and homeownership)
M. Reed-Kadow reported there were 89 program participants in the FSS program. Of that number, 48 are at level one, 18 in level two, 12 in level three, and 11 in level four. There was one new contract signed, no graduates, 38 open escrow accounts, and 52 homeowners. She proceeded to share a success story of one of the program participants.

- G. VASH Reports (new VASH and active VASH)
There were no new VASH clients and 27 active participants in the VASH program.

- H. Langan Investigations Criminal Background Screening and Fraud Investigations
For the month of April, there were 12 new investigations assigned, 10 previous investigations were closed, and seven remain active. There were 49 applications processed by Langan. Of the 17 fraud investigations in April, 14 occurred in Green Bay and one each in Ashwaubenon, De Pere and Howard.

4. ICS's Annual Report for 2016. (13:50)

M. Roberts provided the print copy of the ICS Annual Report to the commissioners, allowing them time to read through it. M. Roberts made a note of emphasis on where ICS' residents are in Brown County. Whereas in 2013 the percentage of those living within downtown Green Bay census tracts was 19.48 percent, at the end of 2016 this number was 18.05 percent. Deconcentrating the "near downtown" area is an ongoing focus for ICS. A. Nicholson inquired if because of this decrease, where are the residents from near downtown going. M. Roberts responded with the residents are moving subtly across the city and county, with no significant change to any one area.

OLD BUSINESS:
None

NEW BUSINESS:

5. Consideration with possible action on goals and mission of the BCHA and ICS, as well as general discussion regarding the state of the HCV Program in Brown County. (18:04)

A. Hartman expressed concern over the large amount of port outs from the county and asked if there was anything ICS could do to help curb this issue. K. Runge noted that ICS has been proactively looking into the issue and has been trying to develop solutions, even though they are already doing everything they can. M. Roberts addressed funding stabilization. At times of massive lease ups and HUD providing more funding, the waiting list is more quickly depleted and residence preferences can be gone through quicker. Those lower on the preference list tend to be those who are more likely of porting out. A large majority of the money being spent on port outs is on those who have already moved out and ICS continues to pay for their rental assistance. When ICS has stable funding, the top preference of elderly, disabled, veterans, and homeless is primarily served, which are not the groups most likely to port out.

P. Leifker noted there were 139 applications received in May 2015. In June of 2015, HUD suggested to the BCHA to deplete the entire waiting list. Roughly 300 persons were removed from the list and invited to receive a voucher, due to the BCHA being in an "under-utilized state". This caused a spike of over 100 applications in June of 2015 and continued a trend of 200-plus applications per month until relatively recently: it took a year and a half to offset the number of applications being received.

A. Nicholson expressed interest in how ICS is proactively attacking the port out issue. M. Roberts stated the amount of documentation needed in order to become eligible was clarified to combat this. P. Leifker noted that ICS has been in contact with HUD OIG in the last 12 months to question the validity of documents received from applicants and is waiting on HUD's response. Being able to spot red flags is something ICS is actively working on.

D. Wouters noted that the BCHA and ICS need to take advantage of every opportunity possible to strengthen the FSS program. The growth of the program can be very beneficial to the mission and goals of both groups. R. Hallet stated that the FSS Graduation Ceremony, typically in November, can be a meaningful way for commissioners of both boards to support the FSS program

C. Renier-Wigg called attention to the goals for the BCHA and ICS, with curiosity if there are common goals that could involve further collaboration. R. Hallet stated that the goals listed in the meeting packet for the 2017 PHA Annual Plan are goals geared towards the program as a whole. C. Renier-Wigg was curious if the BCHA and ICS could work together to create goals, as the BCHA needs ICS to function and vice versa. There is potential for collaboration on goals before the budget is decided in November.

A. Nicholson suggested having semi-annual meetings to discuss goals to promote communication. T. Deidrick further suggested that a meeting should occur before the release of the budget, in October. A. Nicholson agreed. A. Nicholson and T. Deidrick inquired about ICS' position on meeting semi-annually and before the budget. A. Dilling noted that it would be helpful for the ICS board to have an idea of what the BCHA wants them to work on in advance. T. Deidrick expressed interest in knowing the processes which ICS will use to tackle certain issues, such as bad landlords. K. Runge suggested using stagnant funds from the BCHA to promote useful programs such as FSS.

A. Nicholson inquired about the landlords that are not meeting expectations and what is being done about them. C. Renier-Wigg stated that City staff is in discussions about this with BCHA and ICS staff. The situation is being investigated and will be reported out at a future meeting.

A. Nicholson expressed interest in increasing voucher utilization to 98 percent, emphasizing port outs. P. Leifker stated that the current voucher utilization rate is 92.4 percent. P. Leifker noted that PHAs with 98 percent receive full credit in SEMAP scoring, 95 percent receive partial credit, below 95 percent receives no credit. HAP utilization was in excess on the last SEMAP certification allowing for the BCHA to reach 98 percent overall. R. Hallet admitted that the goal A. Nicholson was referring to should be reworded to include both HAP and voucher utilization to reach a 98 percent grade overall.

T. Deidrick reinforced the idea of the boards communicating semi-annually. R. Hallet agreed and suggested that a spring and a fall meeting could help with gauging progress and promoting better goalsetting. T. Deidrick and A. Nicholson suggested having a meeting in June or July for progress update and prepare the commissioners for collaboration in October.

A. Dilling inquired about the stagnant funds mentioned prior. R. Hallet explained that these funds were received previously and are currently funding inactive programs. C. Renier-Wigg suggested that these funds could be used for a program to facilitate homeownership, for example.

A motion was made by C. Goddard and seconded by A. Williams to receive and place on file the possible additional collaboration between the BCHA and ICS boards. Motion carried.

6. Consideration with possible action on approval of Passbook Savings Rate. (43:22)

R. Hallet explained the Passbook Savings Rate. A. Nicholson asked what would happen if the maximum rate of 0.81 percent was used. R. Hallet stated that families would be considered to have a higher income if their assets were in excess of \$5,000, adversely affecting their rent calculation. However, only a slight few of families receiving assistance from the BCHA have large enough assets to be affected.

A motion was made by T. Deidrick and seconded by C. Goddard to accept and maintain a Passbook Savings Rate of zero percent. Motion carried.

BILLS AND FINANCIAL REPORT:

7. Consideration with possible action on acceptance of BCHA bills. (46:48)

A. Nicholson questioned the BCHA's use of VandeCastle as their attorney. S. Schmutzer explained that normally, legal services would go through Corporation Council, but the BCHA needs legal representation for court matters in a timelier manner than Corporation Council typically has been able to provide and VandeCastle has been the long-time option.

A motion was made by T. Deidrick and seconded by A. Hartman to accept the April BCHA bills. Motion carried.

8. Consideration with possible action on acceptance of BCHA financial report. (48:29)

S. Schmutzer shared that the financials are in a favorable position thus far for the year. Also, the goal for collecting all fraud recovery money with TRIP was met during the month, totaling over \$42,000 collected.

A motion was made by C. Goddard and seconded by A. Williams to accept the BCHA financial report. Motion carried.

ADMINISTRATOR'S REPORT AND INFORMATIONAL:

9. Date of next BCHA meeting: June 19, 2017. (51:35)

R. Hallet reminded the commissioners that the Risk Management section of the Lead the Way training would be discussed during next month's meeting.

A motion was made by A. Hartman and seconded by C. Goddard to adjourn at 4:22 p.m. Motion carried.

MAK: RAH



Report to the
**Housing Authority
of Brown County**

MEETING DATE

June 19, 2017

AGENDA ITEM

#2

PREPARED BY

Robyn Hallet, Housing Administrator

REQUEST

A request by Sup. Andy Nicholson to the Brown County Board of Supervisors (referred to the Administration Committee) to review the possibility of combining the Green Bay Housing Authority and the Brown County Housing Authority with possible action to seek advantages and disadvantages of the merge.

ANALYSIS

Supervisor Nicholson made a request to the Brown County Board of Supervisors to review the possibility of combining the GBHA and BCHA. This request was referred to the Brown County Administration Committee, which met on June 7, 2017. At the Administration Committee Corporation Counsel Attorney David Hemery stated he would write a legal opinion addressing this issue.

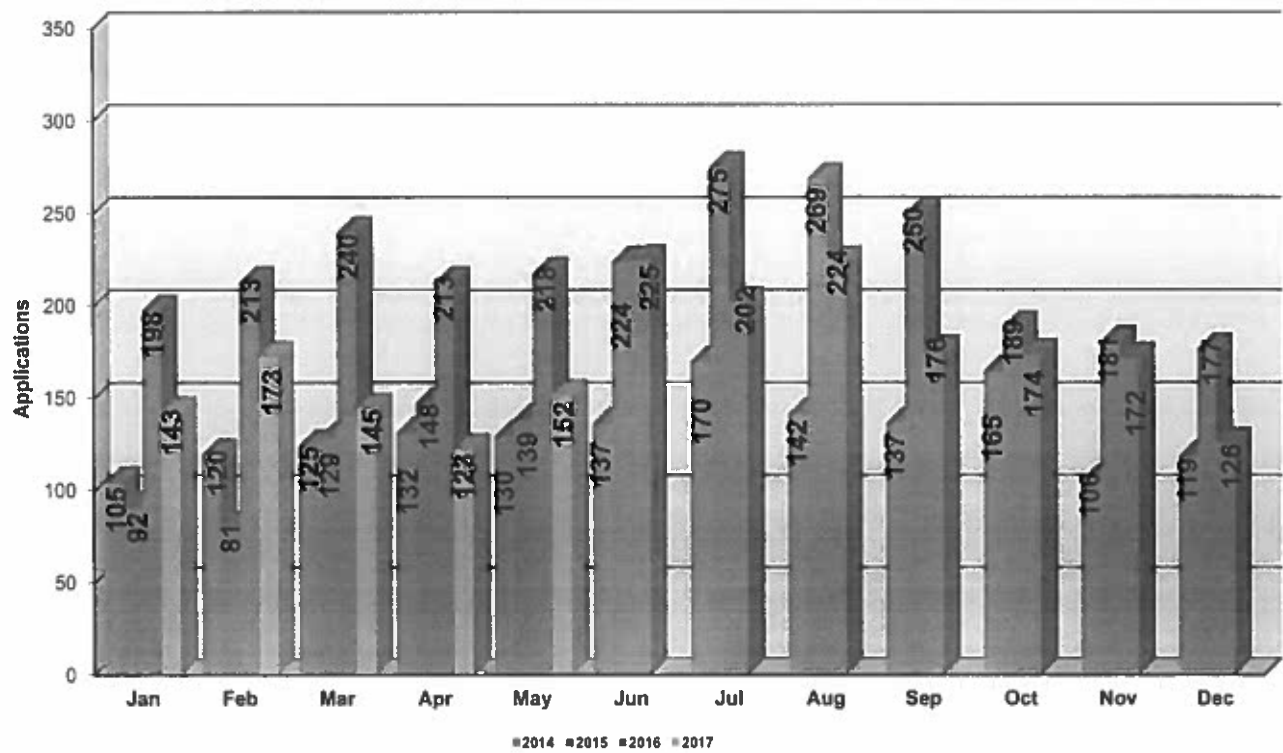
RECOMMENDATION

Motion to receive and place on file.

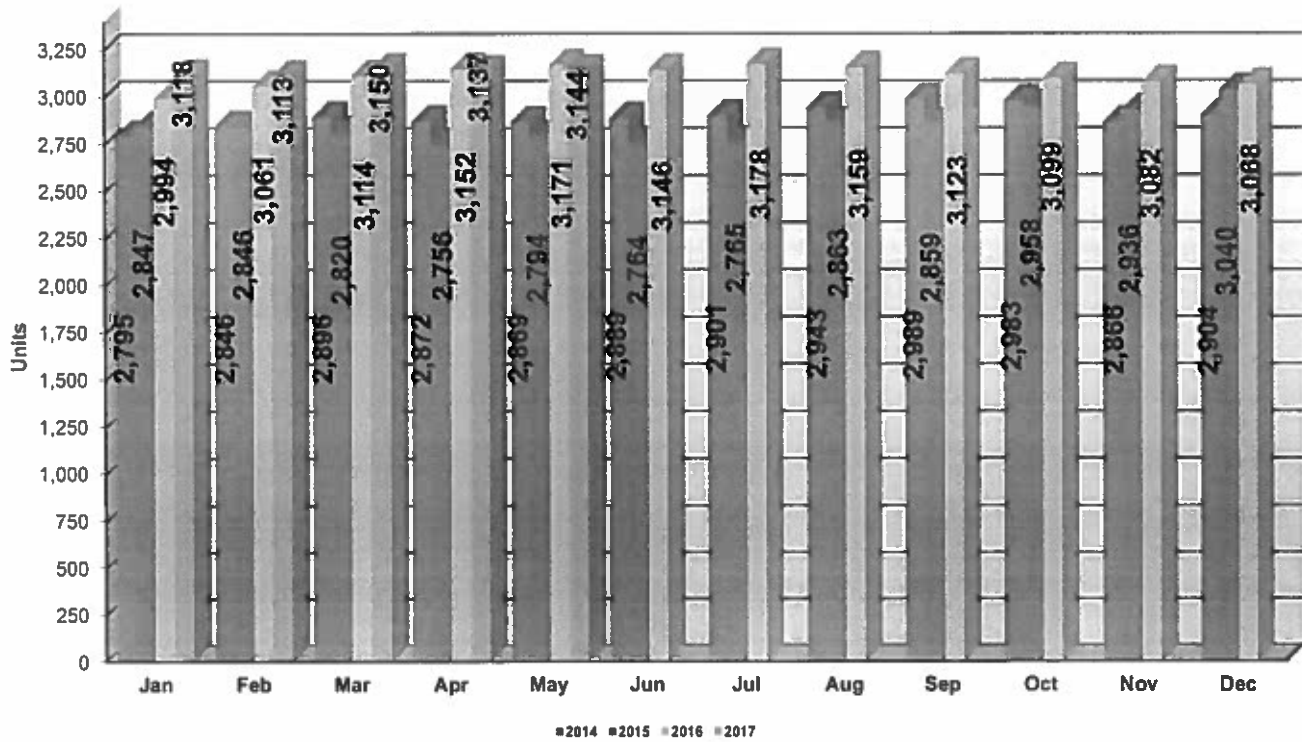
ATTACHMENTS

- I. Legal opinion from Brown County Corporation Counsel

**BCHA Housing Choice Voucher Program
Preliminary Applications 2014 - 2017**

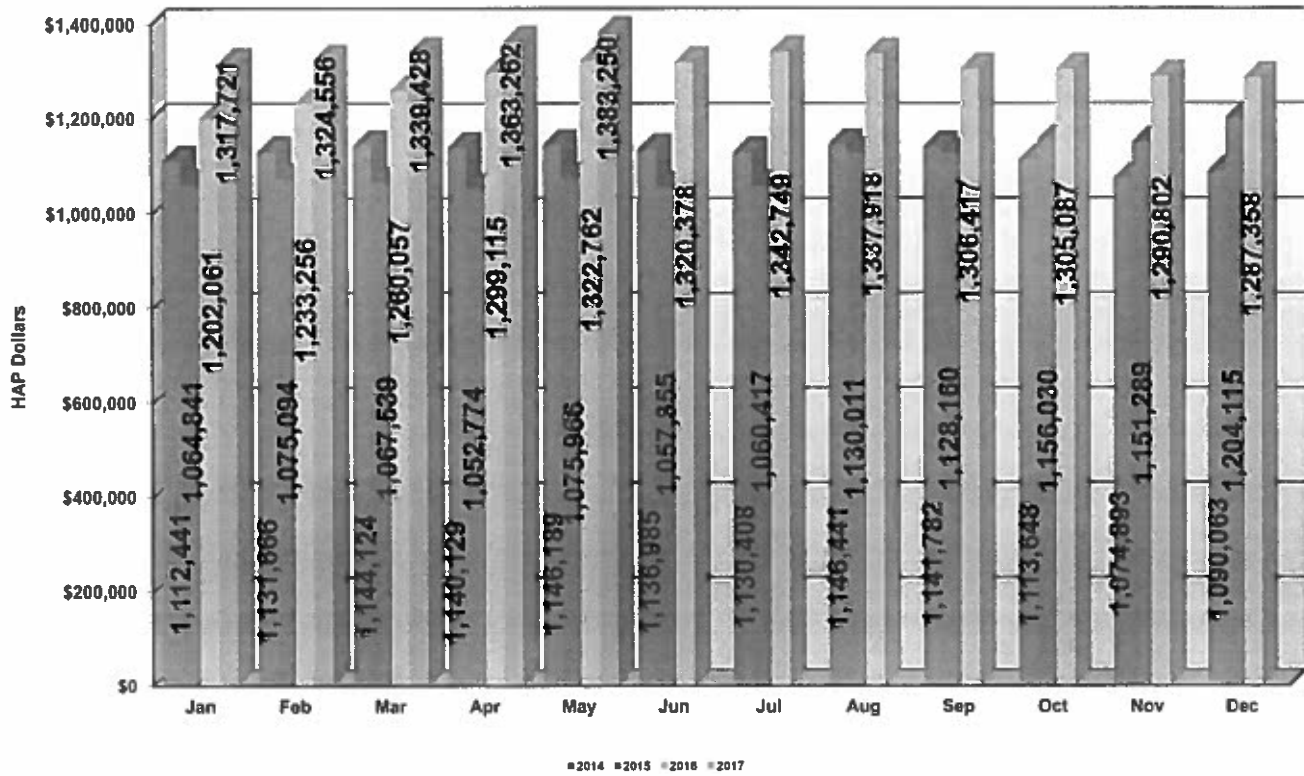


BCHA Housing Choice Voucher Program Unit Count 2014 - 2017

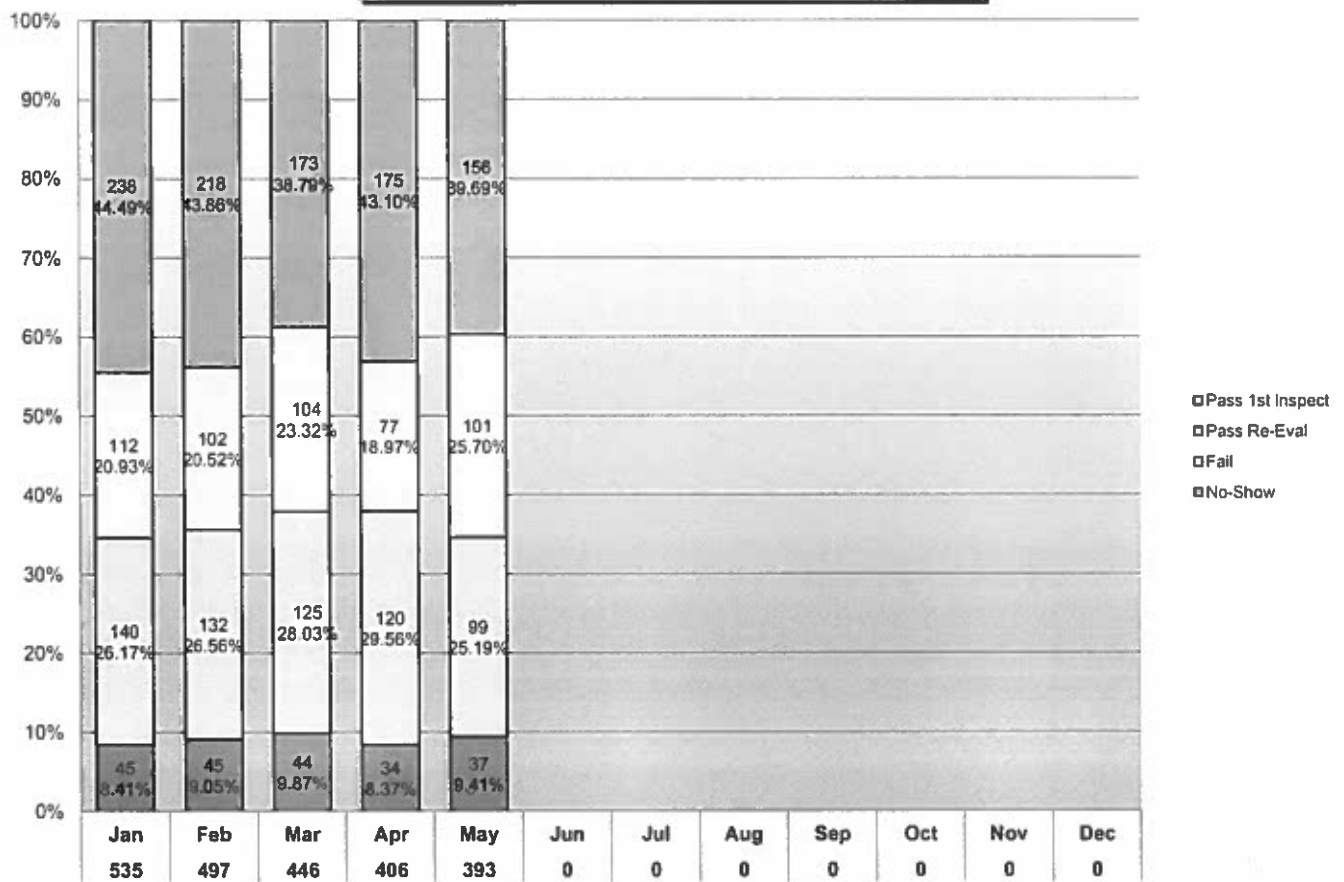


98% = 3,169

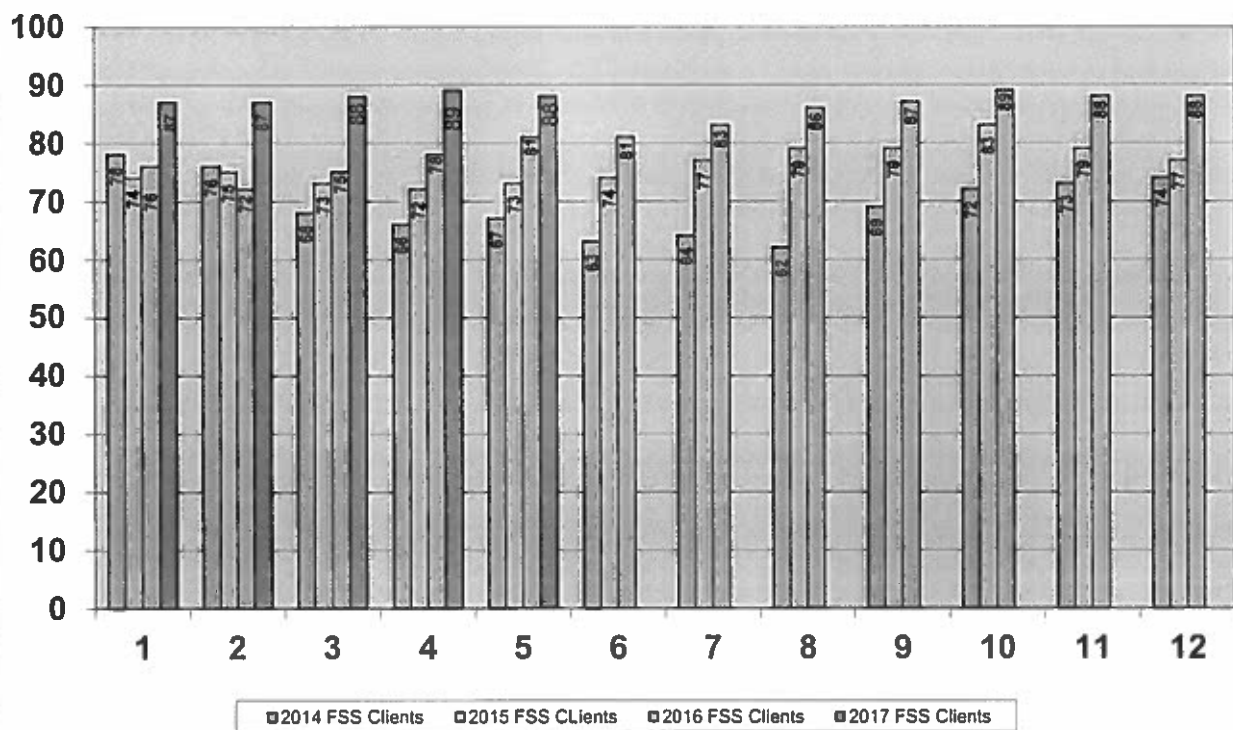
BCHA Housing Choice Voucher Program
HAP Expenses 2014 - 2017



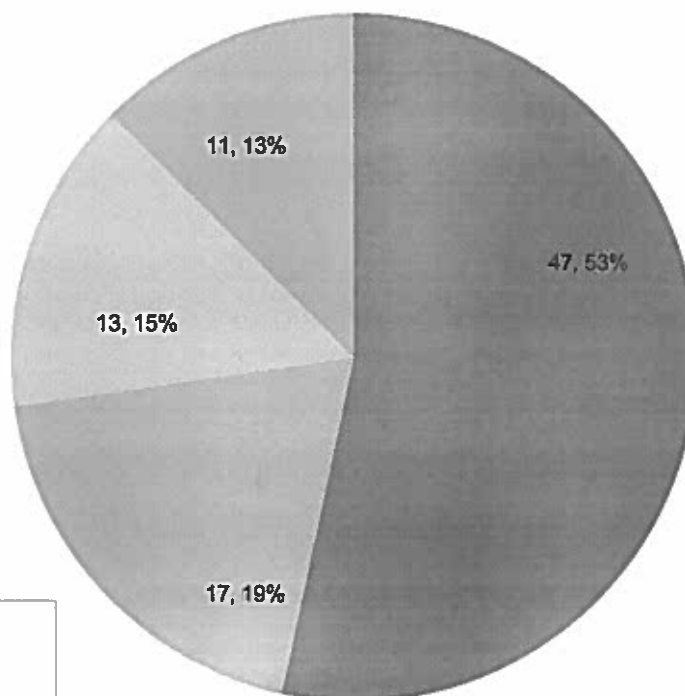
BCHA Housing Choice Voucher Program 2017 HQS Report



BCHA Family Self Sufficiency Program F.S.S. Clients



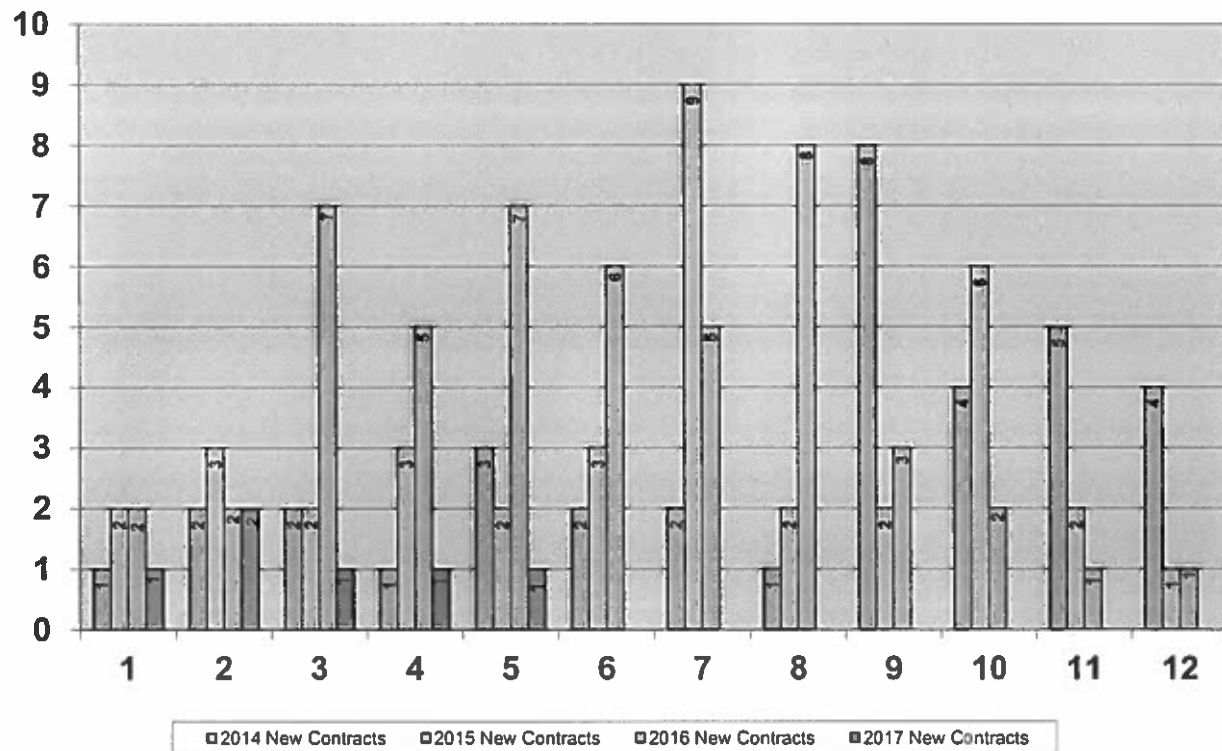
2017 FSS Participation Levels



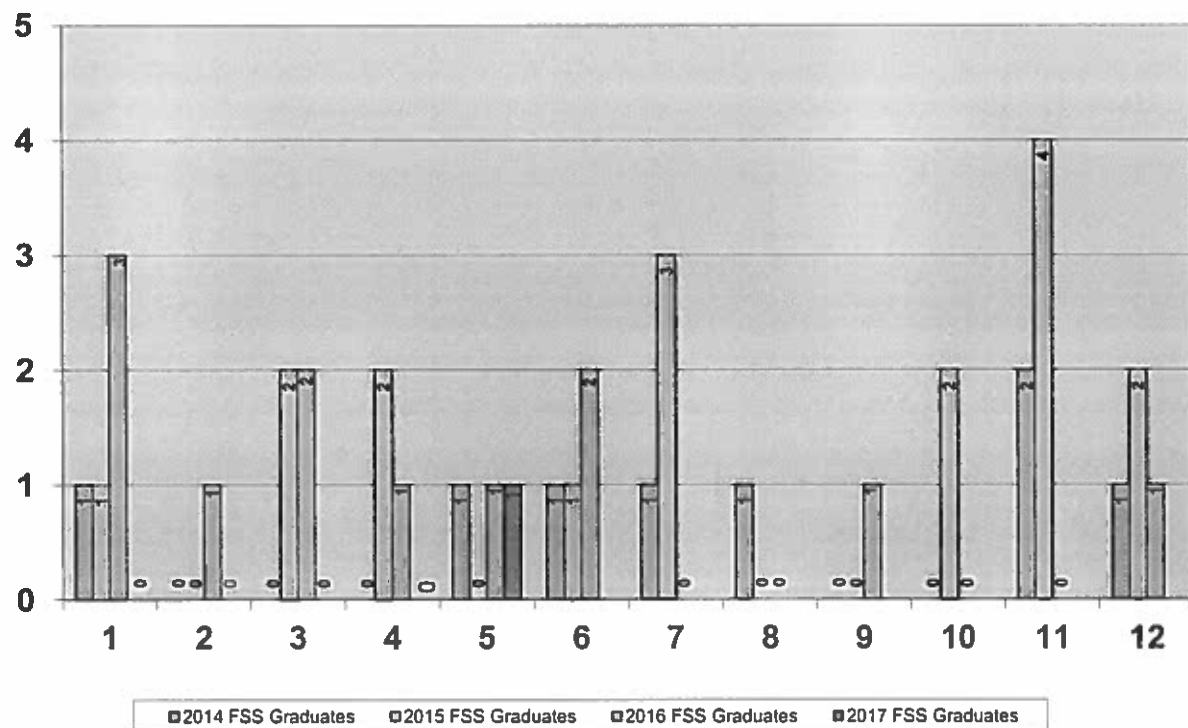
- 1 - 0-30 points
- 2 - 31-60 points
- 3 - 61-90 points
- 4 - 91-120 points

Requirement (when it needs to be completed)	Point Value
Attend Life Skills (1st year on the program)	10
Complete Log Book (1st year on the program)	10
Complete a Journal (2nd year on the program)	10
Complete 8 hours of community service each year while on the program (each year on the program)	10
Attend an Annual Resource Fair	10
Budget Counseling	10
Credit Counseling	10
Completion of a main goal as outlined in your goal plan (typically 4 goals)	5
Completion of a activity/service as outlined in your goal plan (typically 3-5 activities/services per goal)	2
Attend a Retreat (Optional, but strongly encouraged)	10
Total Points	120

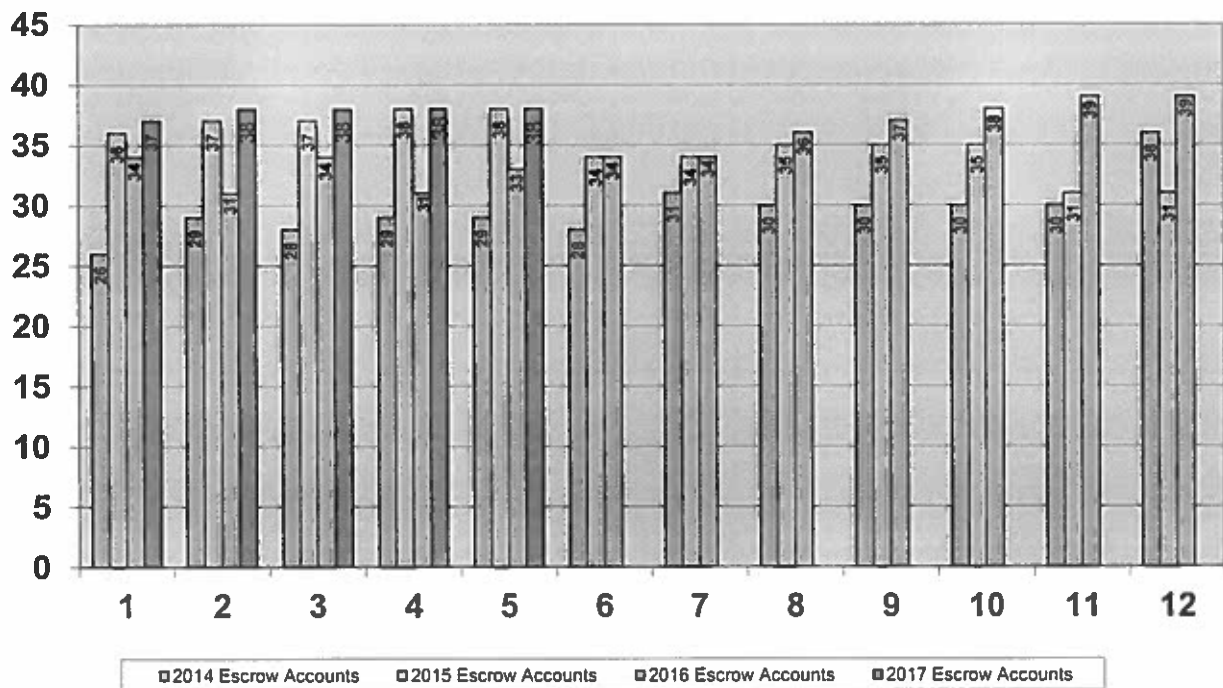
Family Self Sufficiency Program New Contracts



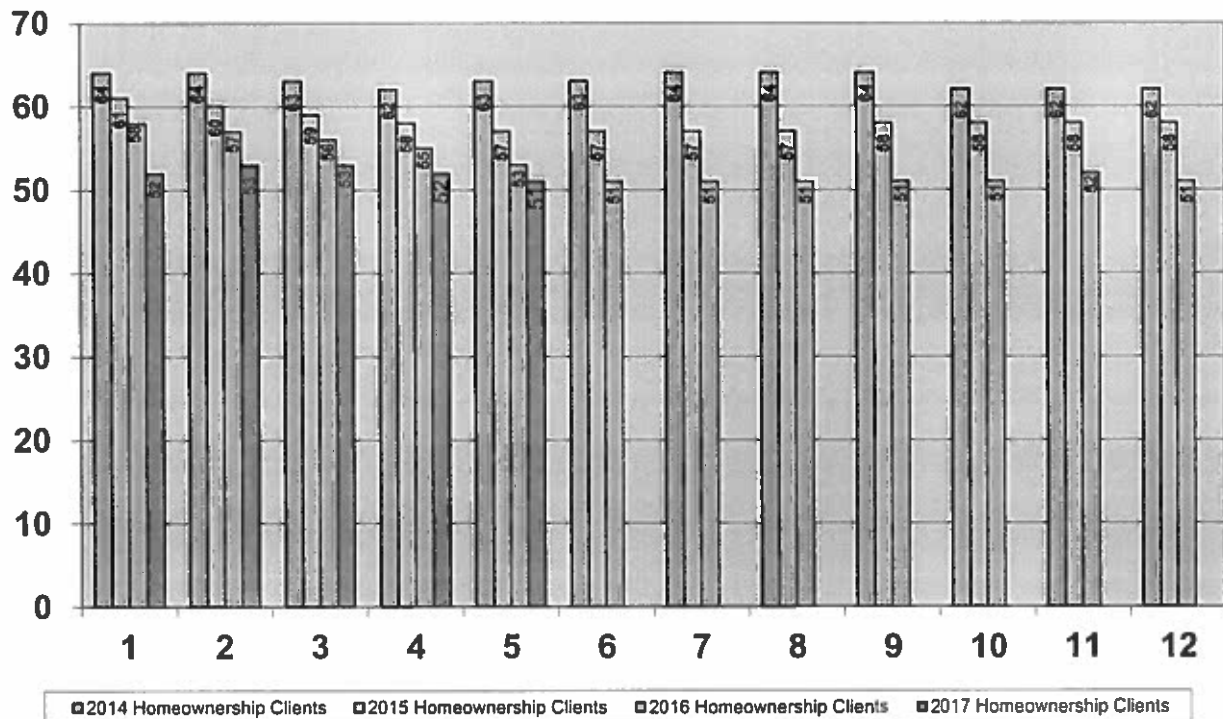
Family Self Sufficiency Program F.S.S. Graduates



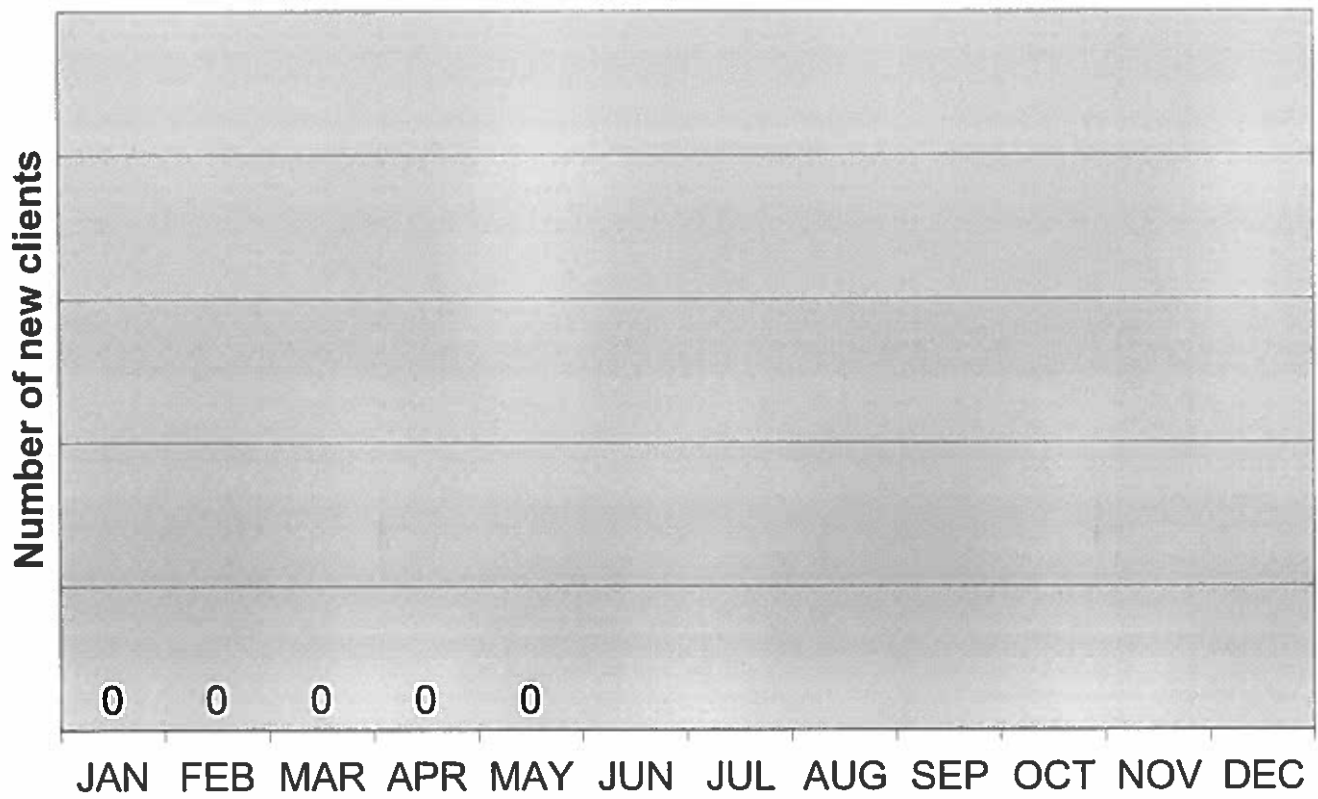
Family Self Sufficiency Program Escrow Accounts



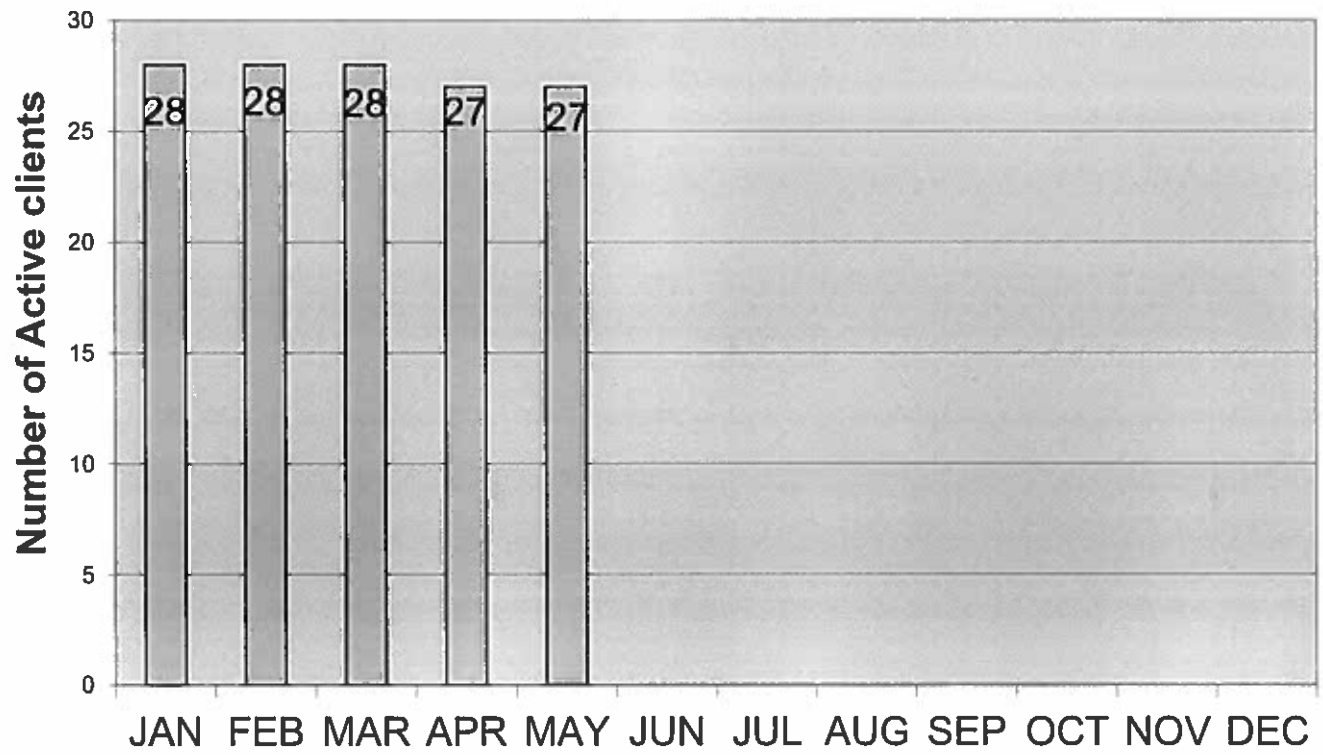
Housing Choice Voucher Homeownership Clients



2017 New VASH Clients



2017 Active VASH Clients





1723 Murphy Court, Green Bay, WI 54305 • Phone: 920-494-9910 • www.LanganAndAssociates.com

05/31/17

Pat Leifker
Integrated Community Solutions
2605 S. Oneida St. Suite 106
Green Bay, WI 54304

Monthly report for Brown County Housing Authority – May 2017

Dear Mr. Leifker,

The following report details the work performed by Langan Investigators during May 2017.

Investigations

New investigations assigned: 8

Old/New investigations closed: 10

Total Investigations still active: 6

The following applications, additions to household and record checks were completed

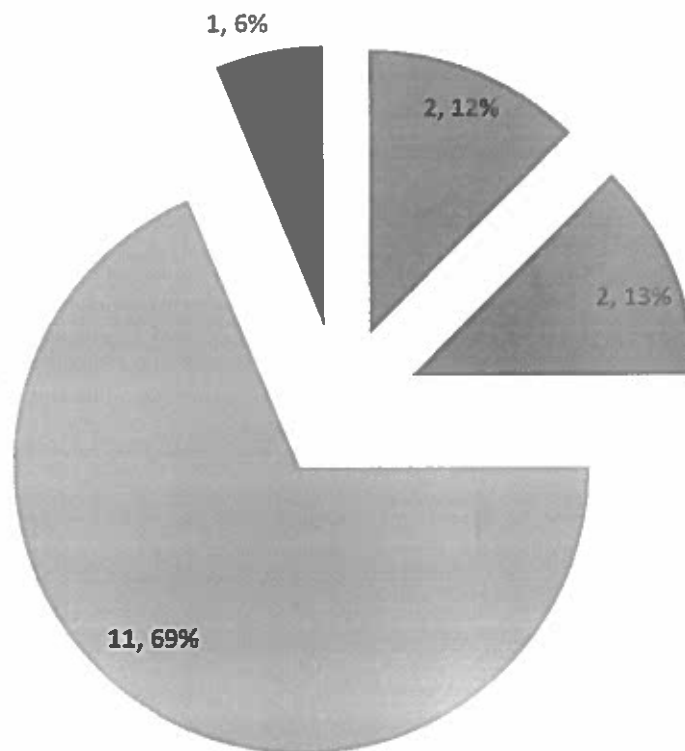
New applications processed: 46 Approved: 46 Denied: 0

Respectfully submitted,

Jim Swanson

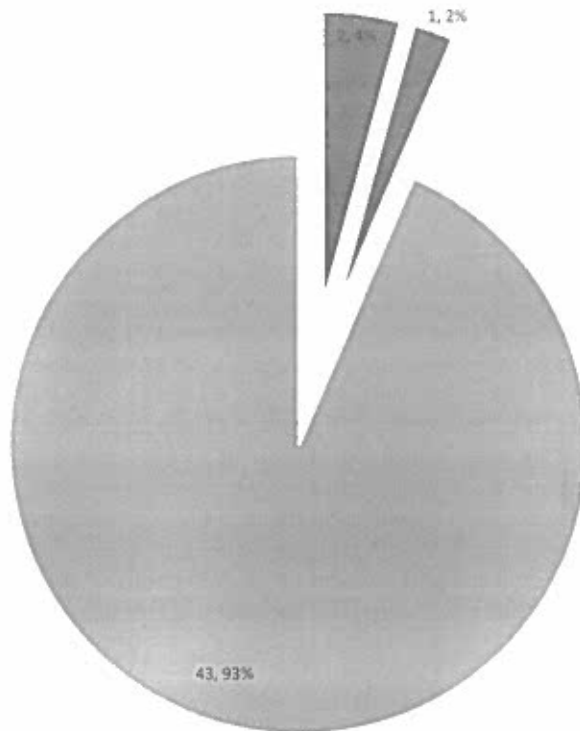
Langan Investigations

Fraud Investigations by Municipality May 2017



- Ashwaubenon
- Allouez
- Bellevue
- De Pere
- Denmark
- Green Bay
- Greenleaf
- Howard
- New Franken
- Oneida
- Pulaski
- Suamico
- Wrightstown

May 2017 Initial Applications by Municipality



- Allouez
- Ashwaubenon
- Bellevue
- De Pere
- Denmark
- Green Bay
- Greenleaf
- Hobart
- Howard
- New Franken
- Oneida
- Pulaski
- Seymour
- Suamico
- Wrightstown
- Other



Report to the
Housing Authority
of Brown County

MEETING DATE

June 19, 2017

AGENDA ITEM

#5

PREPARED BY

Patrick Leifker, Programs Lead

REQUEST

Report on locations of port-out vouchers.

ANALYSIS

At the May, BCHA meeting, a request was made for information regarding where port-out vouchers are being used. The attached charts indicate the areas.

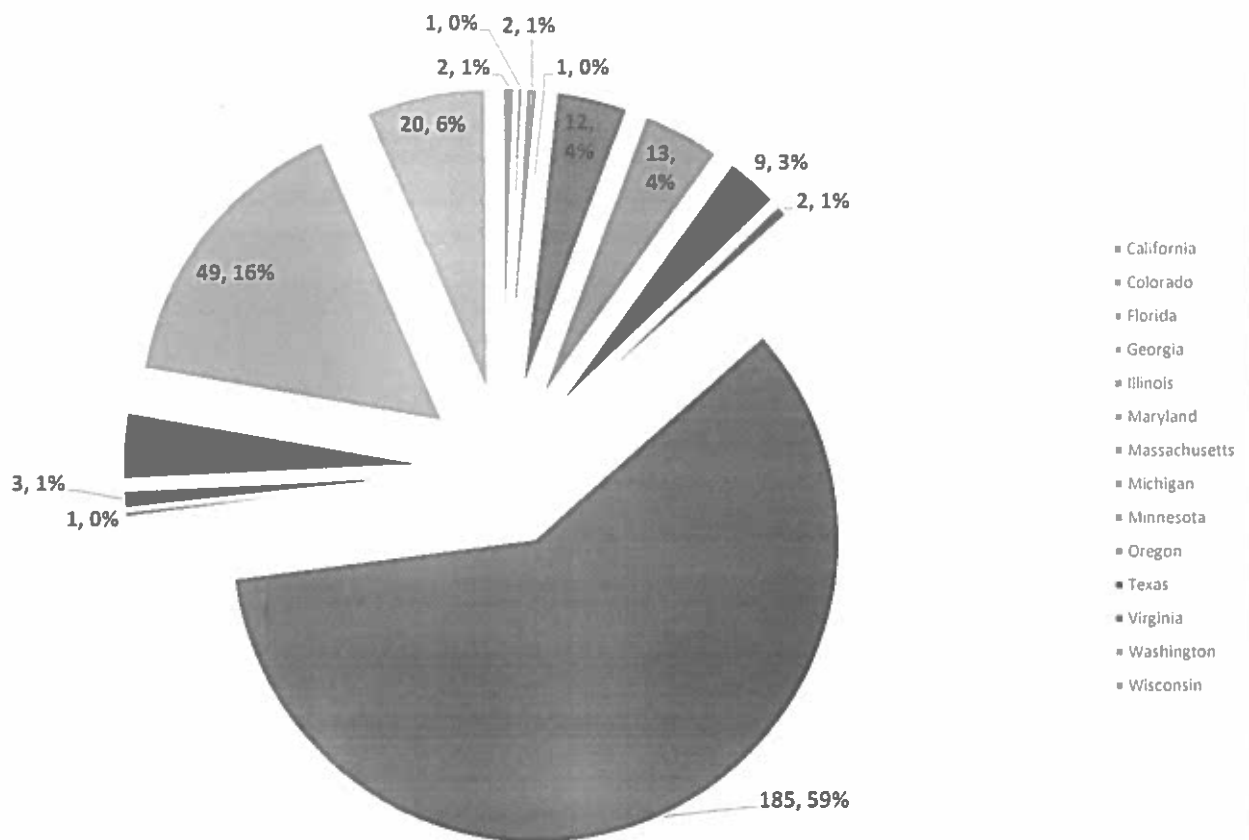
RECOMMENDATION

Motion to receive and place on file.

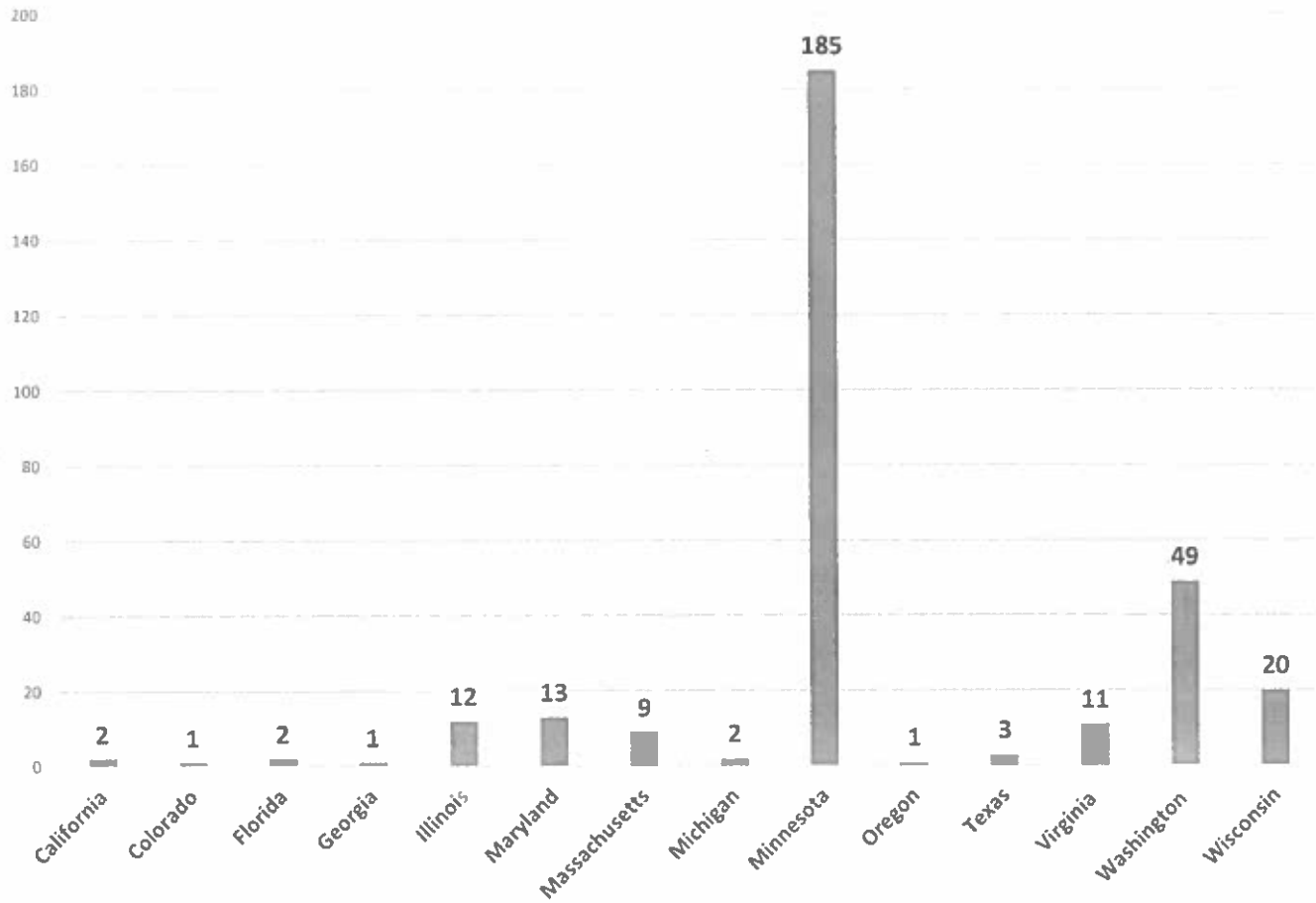
ATTACHMENTS

1. Port Out by Jurisdictions
2. Port Out by State

Port Outs by Jurisdiction



Port Outs by State





Report to the
Housing Authority
of Brown County

MEETING DATE

AGENDA ITEM

PREPARED BY

June 19, 2017

#6

Robyn Hallet, Housing Administrator

REQUEST

Report on progress of BCHA goals for Calendar Year 2017

ANALYSIS

BCHA's goals for 2017:

- **Every BCHA staff attends at least one professional training session**
Progress: All staff have attended or will be attending training in 2017.
- **Ban/terminate disreputable landlords from the HCV Program**
Progress: BCHA, ICS and the City of Green Bay Inspection Division have recently determined the best approach; a proposed revision to the Admin Plan incorporating necessary changes will be brought to the BCHA for approval in the near future.
- **Maintain High-Performer status**
Progress: BCHA/ICS achieved high performer status for the sixth consecutive year with its recent SEMAP certification
- **Develop and host one event for landlords**
Progress: ICS staff have formed a committee to address landlord outreach, are creating a landlord brochure and handbook, and are updating the website with information for landlords. ICS will host landlord meetings in October and April each year.
- **Increase voucher utilization to 98 percent**
Progress: With guidance by HUD in quarterly conferences calls, we are continuously monitoring the number of vouchers issued and are on track to achieve this goal by year end.
- **Identify and invest stagnant funds**
Progress: Grant provided to Habitat for Humanity for development of Western Ave lots; discussions with NeighborWorks about downpayment funds
- **Participate in a new housing initiative**
Progress: Partnership with HUD for development of Western Ave lots

2017 PHA Annual Plan goals and progress:

Previously stated on the coversheet for the May BCHA meeting, item #5

RECOMMENDATION

Receive and place on file.

ATTACHMENTS

None



Report to the
**Housing Authority
of Brown County**

MEETING DATE

June 19, 2017

AGENDA ITEM

#7

PREPARED BY

Robyn Hallet, Housing Administrator

REQUEST

Approval to renew agreement with Catholic Charities for reimbursement of pre and post homeownership counseling for Housing Choice Voucher Homebuyers.

ANALYSIS

Several years ago BCHA agreed to reimburse Catholic Charities \$500 per client for the cost of pre and post purchase homeownership counseling for homebuyers through the BCHA Housing Choice Voucher Homeownership Program. The annual agreement, signed in July, 2016, is about to expire and Catholic Charities is seeking renewal of the Agreement for another 12-month period.

RECOMMENDATION

Motion to approve the renewal of the Agreement between BCHA and Catholic Charities for reimbursement of pre- and post- purchase homeownership counseling for Housing Choice Voucher Homeownership homebuyers.

ATTACHMENTS

- I. Agreement between the BCHA and Catholic Charities for Allocation of Funding to Catholic Charities for Reimbursement of Pre and Post Homeownership Counseling for the BCHA Housing Choice Voucher Homeownership Option Plan.

**AGREEMENT BETWEEN THE BROWN COUNTY HOUSING AUTHORITY AND CATHOLIC CHARITIES FOR
ALLOCATION OF FUNDING TO CATHOLIC CHARITIES FOR REIMBURSEMENT OF PRE AND POST-
HOMEOWNERSHIP COUNSELING FOR THE BROWN COUNTY HOUSING AUTHORITY, HOUSING CHOICE
VOUCHER HOMEOWNERSHIP OPTION PLAN.**

WHEREAS, the Brown County Housing Authority has adopted a Brown County Housing Authority Section 8 Homeownership Option Administrative Plan, and has entered into an agreement between Catholic Charities, and the Brown County Housing Authority for implementation of the Brown County Housing Authority Section 8 Homeownership Option Pre and Post-Home Buyer Counseling; and

WHEREAS, the Brown County Housing Authority has adopted a Brown County Housing Authority Housing Choice Voucher Homeownership Option Administrative Plan which includes the required Pre and Post-Home Buyer Counseling.

NOW THEREFORE BE IT RESOLVED that the Brown County Housing Authority continue its agreement between Catholic Charities and the Brown County Housing Authority, and provide by addendum, \$500 per client to operate a pre and post-Homebuyer Counseling Program for low- and moderate-income households participating in or proposing to participate in the Brown County Housing Authority's Housing Choice Voucher Homeownership Option.

This Agreement shall extend for a 12-month period, effective July 1, 2017 through June 30, 2018. Upon closure of the 12-month period, Catholic Charities may seek renewal of the Agreement. Renewal must occur annually. This Agreement may be terminated by either the BCHA or Catholic Charities, without cause, upon sixty (60) days prior written notice.

Signed this __19th__ day of __June__, 2017.

BY: _____
Robyn Hallet, Housing Administrator
Brown County Housing Authority

BY: _____
Bobbie Lison
Catholic Charities Program Manager



Report to the
**Housing Authority
of Brown County**

MEETING DATE

June 19, 2017

AGENDA ITEM

#8

PREPARED BY

Robyn Hallet, Housing Administrator

REQUEST

Consideration with possible action on approval of Homebuyer Assistance Program Funding Proposal from NeighborWorks® Green Bay.

ANALYSIS

BCHA staff approached NeighborWorks® Green Bay about the possibility of contracting with them to put some of BCHA's stagnant funds to use to further the BCHA's mission of ensuring that all residents of Brown County have the opportunity for safe, affordable housing. NeighborWorks'® existing homeownership programs have been proven to positively impact families and housing quality in our community. Directing BCHA funding to further NeighborWorks'® downpayment and closing costs program provides for quick and seamless administration of these funds in a manner that will provide safe and affordable homeownership opportunities for Brown County families.

RECOMMENDATION

Motion to approve the Homebuyer Assistance Program Funding Proposal from NeighborWorks® Green Bay and award \$300,000 to NeighborWorks® Green Bay toward this program.

ATTACHMENTS

- I. Homebuyer Assistance Program Funding Proposal from NeighborWorks® Green Bay.

**Brown County Housing Authority
Homebuyer Assistance Program
Funding Proposal**
June 2017

Brown County Housing Authority
100 N. Jefferson Street
Green Bay, WI 54301

FUNDING PROPOSAL

Overview

NeighborWorks Green Bay provides pre-purchase services to aspiring homebuyers throughout Brown County. We provide homebuyer education classes, one-on-one counseling, and financial literacy coaching. For clients who are mortgage-ready, we provide financial assistance in the form of no-interest, deferred-payment, second mortgage loans. We have been partners with the Brown County Housing Authority for many years in helping participants in the Housing Choice Voucher Homeownership Option Program to become successful homeowners. We are asking the Authority to expand its partnership and provide \$300,000 in new grant funding so that we may make down payment and closing cost assistance loans to Brown County Homebuyers.

Project Description

NeighborWorks Green Bay proposes to administer a down payment/closing cost assistance program for low- to moderate-income homebuyers. NeighborWorks Green Bay is a Wisconsin not-for-profit corporation that has been operating in this community for thirty-five years. We are a HUD-Certified Counseling Agency and we are recognized in Green Bay as a Community Housing Development Organization (CHDO). Our company is governed by a volunteer board of directors, the majority of whom are residents of low- and moderate-income (LMI) neighborhoods in the City of Green Bay. We propose to use funds to provide Down Payment and Closing Cost Assistance Loans to low- and moderate-income households (those earning 120% or less of Brown County's median household income) seeking to purchase homes in Brown County. NeighborWorks Green Bay has operated down payment and closing cost assistance programs for 22 years and housing counseling services for more than 25 years.

The purpose of this program is to provide financial assistance to low- to moderate-income homebuyers with good credit and employment histories that lack the savings to cover the down payment and closing costs (DPCC) required to purchase a home. This program enables low- to moderate-income families to make the transition from the uncertainty of renting to homeownership and the opportunity to build equity for their household and creates opportunities for low-income buyers outside the central city.

Eligible clients must purchase a home within Brown County. The average loan size would be \$5,000 and up to 60 households would be served under the program. Loans will be secured by a mortgage on the property. The loan will be at 0% interest (or other terms set by our Board) and repayment will be deferred until the owner sells, moves out, or transfers title. Proceeds from the repayment of loans will be re-loaned to new, qualifying purchasers.

Participants in the DPCC Loan Program must also receive pre-purchase homebuyer education and counseling from NeighborWorks Green Bay. Through our Homebuyer Education and Counseling Program, we serve more than 500 prospective homebuyers annually. In the last four quarters, we've helped 232 families become homeowners, leveraging modest funding into more than \$20 million of investment. Because our program requires independent home inspections and for deficiencies identified to be corrected, our assistance also drives improvements in housing quality.

Outputs and Outcomes

The primary goal of this program is to help low- and moderate income renters to become homeowners, when they're ready. A secondary goal is to improve housing quality by addressing inspection deficiencies in homes purchased by clients under the program. The production goal is to make up to 60 loans totaling \$300,000 to

homebuyers and leverage approximately \$6.0 million in direct investment. Desired community level outcomes are two-fold. The first outcome is that through our programs, homeowners are more prepared for financial challenges. This can be measured by foreclosure rates among our clients after three years of ownership as compared to all mortgagors in the community. The second outcome is that through this program, the density of low-income residents in the central city will decrease and that low-income households will be more uniformly distributed throughout Brown County. This can be measured by reviewing household income of participating clients and the locations of the homes they've purchased. Brown County currently has very limited financing tools to help low-income households purchase homes outside the City of Green Bay. Prior to the recent recession, our borrowers experienced a rate of foreclosure seven times lower than that of other Brown County mortgagors.

Without financial assistance, many aspiring buyers cannot escape renting, often sending their money to landlords who are not reinvesting in the property or community. Supplementing their own sources, down payment and closing cost assistance loans can help families begin building equity and ultimately wealth. This program also drives housing quality improvements through independent home inspections, with all deficiencies being cured prior to occupancy.

Market

NeighborWorks Green Bay homeownership clients tend to be single persons purchasing their first home or young families (median age: 30 years). Our buyers are more likely to be women than men (67% are women). The median household income of our buyers is \$30,000. 79.3% of our homebuyer clients are low income. Thirty-two percent (32%) of our buyers have incomes between 60-80% of Area Median Income. We serve a diverse population, 26.8% of our HOME clients have been non-White or Latino. We can prepare reports documenting demographics, participation by area lenders, and other relevant information for the Authority and staff.

It is the policy of NeighborWorks Green Bay to further fair housing opportunities and to administer its housing programs affirmatively so that all persons of similar income levels have equal access to programs regardless of race, color, creed, religion, national origin, sexual orientation, marital status, status with regard to receipt of public assistance, disability or family status. We know there is significant demand for this program as we see an average of 112 clients in our classes each quarter and 69 pre-purchase counseling clients per quarter. We cannot keep up with client demand for assistance.

Clients seeking to purchase a home attend our pre-purchase education classes. After completing the class, they meet with one of our housing counselors to discuss their plans, household finances, etc. At this time, we may conduct a screening of eligibility for various programs, some of which may require working with specific lenders or other eligibility requirements. We will inform the client of their options and they decide what course of action to take.

This program interfaces with NeighborWorks Green Bay pre-purchase HomeBuyer Education and Counseling Program. It is our intention that our Purchase, Rehab, Resale and other real estate development activities also align with this program to increase the rate of positive change in our community. NeighborWorks Green Bay intends to cooperatively develop this program with the Authority staff to tailor program specifics to maximize our shared goals. NeighborWorks Green Bay also has active partnerships with the Greater Green Bay Habitat for Humanity, Options for Independent Living, Integrated Community Solutions, and others. Although these agencies are not a formal part of this proposal and they have no role to play in the delivery or management of this program, persons receiving services from these agencies are permitted and encouraged to participate in the DPCC Loan Program to the limit of

funding availability and program constraints. At our discretion, we may earmark loan dollars to assist low-income buyers of NeighborWorks and Habitat houses.

Total Investment & Leverage

Investment	BCHA Grant Funds	Buyer Out-of-Pocket Funds	Private Lender Funds	Total Investment
Downpayment & Closing Costs	270,000	90,000		360,000
1 st Mortgage Loans			5,610,000	5,610,000
Program Administration*	30,000			30,000
Totals	300,000	90,000	5,610,000	6,000,000

* Administrative Costs will be covered as a \$500 fee per client included in the loan amount.

Submission

Respectfully Submitted by:
Noel S. Halvorsen
Executive Director
NeighborWorks Green Bay
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Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

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		52-Vouchers			
		Jan - May 17	Budget	\$ Over Budget	% of Budget
Income					
3300.00 · Fraud Recovery HAP	43,298.50	35,000.00	8,298.50	123.71%	
3300.01 · Fraud Recovery - ADMIN	43,298.50	35,000.00	8,298.50	123.71%	
3410.00 · HUD HAP Income	6,602,308.00	15,642,713.00	-9,040,405.00	42.21%	
3415.00 · HUD VASH INCOME	0.00	0.00	0.00	0.0%	
3420.00 · HUD Adm Fee Income	634,790.00	1,409,709.00	-774,919.00	45.03%	
3430.00 · HUD FSS/Home Own Coord Income	37,628.35	90,308.00	-52,679.65	41.67%	
3610.00 · Interest on General Fund Inv.	1,612.77	1,300.00	312.77	124.06%	
3611.00 · Interest Income - HAP	0.00	350.00	-350.00	0.0%	
3612.00 · Interest Income - VASH	0.00	0.00	0.00	0.0%	
3617.00 · Interest - ICS HVC	0.00	125.00	-125.00	0.0%	
3618.00 · Interest - ICS Admin	0.00	10.00	-10.00	0.0%	
3619.00 · Interest - ICS FSS	0.00	0.00	0.00	0.0%	
3690.00 · Other Income	400.00	500.00	-100.00	80.0%	
3740.00 · ICS Fraud - Admin	0.00	11,100.00	-11,100.00	0.0%	
3740.01 · ICS Fraud - HAP	0.00	11,100.00	-11,100.00	0.0%	
3750.00 · Port In Admin	0.00	6,000.00	-6,000.00	0.0%	
3751.00 · Port in HAP	0.00	0.00	0.00	0.0%	
3760.00 · FSS Forfeitures	0.00	5,000.00	-5,000.00	0.0%	
4120.00 · Interest on Investments	0.00	0.00	0.00	0.0%	
6010.00 · Prior Period Adjustment	0.00	0.00	0.00	0.0%	
9999.01 · Transfer - In	0.00	0.00	0.00	0.0%	
Total Income	7,363,336.12	17,248,215.00	-9,884,878.88	42.69%	
Expense					
4110.00 · Administrative Salaries	21,770.98	65,000.00	-43,229.02	33.49%	
4135.00 · Legal Fees - Fraud	2,174.14	17,000.00	-14,825.86	12.79%	
4140.00 · Staff Training/Travel	167.11	9,000.00	-8,832.89	1.86%	
4150.00 · Mileage/vehicle	12.31	500.00	-487.69	2.46%	
4181.00 · Compensated Absences - Admin	0.00	1,500.00	-1,500.00	0.0%	
4190.00 · Computer Support	801.00	7,500.00	-6,699.00	10.68%	
4191.00 · Printing	173.62	750.00	-576.38	23.15%	
4192.00 · Postage	52.73	200.00	-147.27	26.37%	
4193.00 · Office Supplies	435.42	10,750.00	-10,314.58	4.05%	
4194.00 · Memberships	97.00	200.00	-103.00	48.5%	
4195.00 · Publications/Notices	0.00	150.00	-150.00	0.0%	
4196.00 · Telephone	0.00	0.00	0.00	0.0%	
4198.00 · Marketing/Outreach	0.00	10,000.00	-10,000.00	0.0%	
4431.00 · Contract Costs - ICS ADM	550,619.10	1,254,045.92	-703,426.82	43.91%	
4432.00 · Contract Costs - ICS Port Out A	0.00	85,400.00	-85,400.00	0.0%	
4433.00 · Contract Costs - ICS FSS/Home	37,628.35	90,308.00	-52,679.65	41.67%	
4510.00 · Insurance Expense	143.00	6,878.00	-6,735.00	2.08%	
4540.00 · Fringe Benefits	7,702.78	22,000.00	-14,297.22	35.01%	
4713.00 · HAP - Tenant Protection	0.00	125,555.00	-125,555.00	0.0%	
4714.00 · HAP - VASH	77,812.00	135,780.00	-57,968.00	57.31%	

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Accrual Basis

Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

52-Vouchers

	Jan - May 17	Budget	\$ Over Budget	% of Budget
4715.00 · HAP-Other	6,708,275.42	13,057,504.00	-6,349,228.58	51.38%
4716.00 · HAP Port Out	0.00	2,248,715.00	-2,248,715.00	0.0%
4717.00 · HAP Port In	0.00	55,923.00	-55,923.00	0.0%
4718.00 · HAP - FSS Escrow Depts	0.00	45,084.00	-45,084.00	0.0%
4800 · Depreciation Expense	0.00	0.00	0.00	0.0%
4900.00 · Development Loans	0.00	0.00	0.00	0.0%
4901.00 · Development Grants	0.00	0.00	0.00	0.0%
4910.00 · Community/Landlord Training	0.00	0.00	0.00	0.0%
5135.00 · DPCC	0.00	0.00	0.00	0.0%
5211.01 · Salaries & Wages	0.00	0.00	0.00	0.0%
5215.00 · Audit Fee - BCHA	0.00	9,500.00	-9,500.00	0.0%
5215.01 · Audit Fee - ICS	0.00	17,400.00	-17,400.00	0.0%
5223.01 · Miscellaneous	0.00	500.00	-500.00	0.0%
5224.01 · Employee Benefits	0.00	0.00	0.00	0.0%
5240.00 · Other General Expenses	0.00	0.00	0.00	0.0%
5999.00 · Bad Debt	0.00	0.00	0.00	0.0%
9999.02 · Transfer - out	0.00	0.00	0.00	0.0%
Total Expense	7,407,864.96	17,277,142.92	-9,869,277.96	42.88%
Net Income	-44,528.84	-28,927.92	-15,600.92	153.93%

Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

53-80-81 CDBG

	Jan - May 17	Budget	\$ Over Budget	% of Budget
Income				
3300.00 • Fraud Recovery HAP	0.00			
3300.01 • Fraud Recovery - ADMIN	0.00			
3410.00 • HUD HAP Income	0.00			
3415.00 • HUD VASH INCOME	0.00			
3420.00 • HUD Adm Fee Income	0.00			
3430.00 • HUD FSS/Home Own Coord Income	0.00			
3610.00 • Interest on General Fund Inv.	857.37	1,200.00	-342.63	71.45%
3611.00 • Interest Income - HAP	0.00			
3612.00 • Interest Income - VASH	0.00			
3617.00 • Interest - ICS HVC	0.00			
3618.00 • Interest - ICS Admin	0.00			
3619.00 • Interest - ICS FSS	0.00			
3690.00 • Other Income	25,900.00			
3740.00 • ICS Fraud - Admin	0.00			
3740.01 • ICS Fraud - HAP	0.00			
3750.00 • Port In Admin	0.00			
3751.00 • Port in HAP	0.00			
3760.00 • FSS Forfeitures	0.00			
4120.00 • Interest on Investments	0.00			
6010.00 • Prior Period Adjustment	0.00			
9999.01 • Transfer - In	0.00			
Total Income	26,757.37	1,200.00	25,557.37	2,229.78%
Expense				
4110.00 • Administrative Salaries	0.00	250.00	-250.00	0.0%
4135.00 • Legal Fees - Fraud	0.00	0.00	0.00	0.0%
4140.00 • Staff Training/Travel	0.00	1,000.00	-1,000.00	0.0%
4150.00 • Mileage/vehicle	0.00			
4181.00 • Compensated Absences - Admin	0.00	5.00	-5.00	0.0%
4190.00 • Computer Support	0.00	5.00	-5.00	0.0%
4191.00 • Printing	0.00			
4192.00 • Postage	0.00			
4193.00 • Office Supplies	0.00			
4194.00 • Memberships	0.00			
4195.00 • Publications/Notices	0.00			
4196.00 • Telephone	0.00			
4198.00 • Marketing/Outreach	0.00			
4431.00 • Contract Costs - ICS ADM	0.00			
4432.00 • Contract Costs - ICS Port Out A	0.00			
4433.00 • Contract Costs - ICS FSS/Home	0.00			
4510.00 • Insurance Expense	0.00			
4540.00 • Fringe Benefits	0.00	75.00	-75.00	0.0%
4713.00 • HAP - Tenant Protection	0.00			
4714.00 • HAP - VASH	0.00			

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Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

53-80-81 CDBG

	Jan - May 17	Budget	\$ Over Budget	% of Budget
4715.00 · HAP-Other	0.00			
4716.00 · HAP Port Out	0.00			
4717.00 · HAP Port In	0.00			
4718.00 · HAP - FSS Escrow Depts	0.00			
4800 · Depreciation Expense	0.00			
4900.00 · Development Loans	0.00	15,000.00	-15,000.00	0.0%
4901.00 · Development Grants	0.00			
4910.00 · Community/Landlord Training	0.00			
5135.00 · DPCC	0.00	150,000.00	-150,000.00	0.0%
5211.01 · Salaries & Wages	0.00			
5215.00 · Audit Fee - BCHA	0.00	5.00	-5.00	0.0%
5215.01 · Audit Fee - ICS	0.00			
5223.01 · Miscellaneous	30.00	16,500.00	-16,470.00	0.18%
5224.01 · Employee Benefits	0.00			
5240.00 · Other General Expenses	0.00			
5999.00 · Bad Debt	0.00			
9999.02 · Transfer - out	0.00			
Total Expense	30.00	182,840.00	-182,810.00	0.02%
Net Income	26,727.37	-181,640.00	208,367.37	-14.71%

Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

55-WHNCP

	Jan - May 17	Budget	\$ Over Budget	% of Budget
Income				
3300.00 • Fraud Recovery HAP	0.00			
3300.01 • Fraud Recovery - ADMIN	0.00			
3410.00 • HUD HAP Income	0.00			
3415.00 • HUD VASH INCOME	0.00			
3420.00 • HUD Adm Fee Income	0.00			
3430.00 • HUD FSS/Home Own Coord Income	0.00			
3610.00 • Interest on General Fund Inv.	190.20	360.00	-169.80	52.83%
3611.00 • Interest Income - HAP	0.00			
3612.00 • Interest Income - VASH	0.00			
3617.00 • Interest - ICS HVC	0.00			
3618.00 • Interest - ICS Admin	0.00			
3619.00 • Interest - ICS FSS	0.00			
3690.00 • Other Income	0.00			
3740.00 • ICS Fraud - Admin	0.00			
3740.01 • ICS Fraud - HAP	0.00			
3750.00 • Port In Admin	0.00			
3751.00 • Port in HAP	0.00			
3760.00 • FSS Forfeitures	0.00			
4120.00 • Interest on Investments	0.00			
6010.00 • Prior Period Adjustment	0.00			
9999.01 • Transfer - In	0.00			
Total Income	190.20	360.00	-169.80	52.83%
Expense				
4110.00 • Administrative Salaries	0.00	400.00	-400.00	0.0%
4135.00 • Legal Fees - Fraud	0.00			
4140.00 • Staff Training/Travel	0.00			
4150.00 • Mileage/vehicle	0.00			
4181.00 • Compensated Absences - Admin	0.00	2.00	-2.00	0.0%
4190.00 • Computer Support	0.00	3.00	-3.00	0.0%
4191.00 • Printing	0.00			
4192.00 • Postage	0.00			
4193.00 • Office Supplies	0.00			
4194.00 • Memberships	0.00			
4195.00 • Publications/Notices	0.00			
4196.00 • Telephone	0.00			
4198.00 • Marketing/Outreach	0.00			
4431.00 • Contract Costs - ICS ADM	0.00			
4432.00 • Contract Costs - ICS Port Out A	0.00			
4433.00 • Contract Costs - ICS FSS/Home	0.00			
4510.00 • Insurance Expense	0.00			
4540.00 • Fringe Benefits	0.00	90.00	-90.00	0.0%
4713.00 • HAP - Tenant Protection	0.00			
4714.00 • HAP - VASH	0.00			

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Accrual Basis

Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

55-WHNCP

	Jan - May 17	Budget	\$ Over Budget	% of Budget
4715.00 · HAP-Other	0.00			
4716.00 · HAP Port Out	0.00			
4717.00 · HAP Port In	0.00			
4718.00 · HAP - FSS Escrow Depts	0.00			
4800 · Depreciation Expense	0.00			
4900.00 · Development Loans	0.00			
4901.00 · Development Grants	0.00			
4910.00 · Community/Landlord Training	0.00			
5135.00 · DPCC	0.00			
5211.01 · Salaries & Wages	0.00			
5215.00 · Audit Fee - BCHA	0.00	5.00	-5.00	0.0%
5215.01 · Audit Fee - ICS	0.00			
5223.01 · Miscellaneous	0.00			
5224.01 · Employee Benefits	0.00			
5240.00 · Other General Expenses	0.00			
5999.00 · Bad Debt	0.00			
9999.02 · Transfer - out	0.00			
Total Expense	0.00	500.00	-500.00	0.0%
Net Income	190.20	-140.00	330.20	-135.86%

Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

57-Revenue Bond

	Jan - May 17	Budget	\$ Over Budget	% of Budget
Income				
3300.00 • Fraud Recovery HAP	0.00			
3300.01 • Fraud Recovery - ADMIN	0.00			
3410.00 • HUD HAP Income	0.00			
3415.00 • HUD VASH INCOME	0.00			
3420.00 • HUD Adm Fee Income	0.00			
3430.00 • HUD FSS/Home Own Coord Income	0.00			
3610.00 • Interest on General Fund Inv.	688.44	1,200.00	-511.56	57.37%
3611.00 • Interest Income - HAP	0.00			
3612.00 • Interest Income - VASH	0.00			
3617.00 • Interest - ICS HVC	0.00			
3618.00 • Interest - ICS Admin	0.00			
3619.00 • Interest - ICS FSS	0.00			
3690.00 • Other Income	0.00			
3740.00 • ICS Fraud - Admin	0.00			
3740.01 • ICS Fraud - HAP	0.00			
3750.00 • Port In Admin	0.00			
3751.00 • Port in HAP	0.00			
3760.00 • FSS Forfeitures	0.00			
4120.00 • Interest on Investments	0.00			
6010.00 • Prior Period Adjustment	0.00			
9999.01 • Transfer - In	0.00			
Total Income	688.44	1,200.00	-511.56	57.37%
Expense				
4110.00 • Administrative Salaries	0.00	400.00	-400.00	0.0%
4135.00 • Legal Fees - Fraud	0.00			
4140.00 • Staff Training/Travel	0.00	300.00	-300.00	0.0%
4150.00 • Mileage/vehicle	0.00			
4181.00 • Compensated Absences - Admin	0.00			
4190.00 • Computer Support	0.00	3.00	-3.00	0.0%
4191.00 • Printing	0.00			
4192.00 • Postage	0.00			
4193.00 • Office Supplies	0.00			
4194.00 • Memberships	0.00			
4195.00 • Publications/Notices	0.00			
4196.00 • Telephone	0.00			
4198.00 • Marketing/Outreach	0.00			
4431.00 • Contract Costs - ICS ADM	0.00			
4432.00 • Contract Costs - ICS Port Out A	0.00			
4433.00 • Contract Costs - ICS FSS/Home	0.00			
4510.00 • Insurance Expense	0.00			
4540.00 • Fringe Benefits	0.00	90.00	-90.00	0.0%
4713.00 • HAP - Tenant Protection	0.00			
4714.00 • HAP - VASH	0.00			

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Accrual Basis

Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

57-Revenue Bond

	Jan - May 17	Budget	\$ Over Budget	% of Budget
4715.00 · HAP-Other	0.00			
4716.00 · HAP Port Out	0.00			
4717.00 · HAP Port In	0.00			
4718.00 · HAP - FSS Escrow Depts	0.00			
4800 · Depreciation Expense	0.00			
4900.00 · Development Loans	0.00			
4901.00 · Development Grants	0.00	200,000.00	-200,000.00	0.0%
4910.00 · Community/Landlord Training	0.00			
5135.00 · DPCC	0.00			
5211.01 · Salaries & Wages	0.00			
5215.00 · Audit Fee - BCHA	0.00	5.00	-5.00	0.0%
5215.01 · Audit Fee - ICS	0.00			
5223.01 · Miscellaneous	35.00			
5224.01 · Employee Benefits	0.00			
5240.00 · Other General Expenses	0.00			
5999.00 · Bad Debt	0.00			
9999.02 · Transfer - out	0.00			
Total Expense	35.00	200,798.00	-200,763.00	0.02%
Net Income	653.44	-199,598.00	200,251.44	-0.33%

Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

	TOTAL			
	Jan - May 17	Budget	\$ Over Budget	% of Budget
Income				
3300.00 • Fraud Recovery HAP	43,298.50	35,000.00	8,298.50	123.71%
3300.01 • Fraud Recovery - ADMIN	43,298.50	35,000.00	8,298.50	123.71%
3410.00 • HUD HAP Income	6,602,308.00	15,642,713.00	-9,040,405.00	42.21%
3415.00 • HUD VASH INCOME	0.00	0.00	0.00	0.0%
3420.00 • HUD Adm Fee Income	634,790.00	1,409,709.00	-774,919.00	45.03%
3430.00 • HUD FSS/Home Own Coord Income	37,628.35	90,308.00	-52,679.65	41.67%
3610.00 • Interest on General Fund Inv.	3,348.78	4,060.00	-711.22	82.48%
3611.00 • Interest Income - HAP	0.00	350.00	-350.00	0.0%
3612.00 • Interest Income - VASH	0.00	0.00	0.00	0.0%
3617.00 • Interest - ICS HVC	0.00	125.00	-125.00	0.0%
3618.00 • Interest - ICS Admin	0.00	10.00	-10.00	0.0%
3619.00 • Interest - ICS FSS	0.00	0.00	0.00	0.0%
3690.00 • Other Income	26,300.00	500.00	25,800.00	5,260.0%
3740.00 • ICS Fraud - Admin	0.00	11,100.00	-11,100.00	0.0%
3740.01 • ICS Fraud - HAP	0.00	11,100.00	-11,100.00	0.0%
3750.00 • Port In Admin	0.00	6,000.00	-6,000.00	0.0%
3751.00 • Port in HAP	0.00	0.00	0.00	0.0%
3760.00 • FSS Forfeitures	0.00	5,000.00	-5,000.00	0.0%
4120.00 • Interest on Investments	0.00	0.00	0.00	0.0%
6010.00 • Prior Period Adjustment	0.00	0.00	0.00	0.0%
9999.01 • Transfer - In	0.00	0.00	0.00	0.0%
Total Income	7,390,972.13	17,250,975.00	-9,860,002.87	42.84%
Expense				
4110.00 • Administrative Salaries	21,770.98	66,050.00	-44,279.02	32.96%
4135.00 • Legal Fees - Fraud	2,174.14	17,000.00	-14,825.86	12.79%
4140.00 • Staff Training/Travel	167.11	10,300.00	-10,132.89	1.62%
4150.00 • Mileage/vehicle	12.31	500.00	-487.69	2.46%
4181.00 • Compensated Absences - Admin	0.00	1,507.00	-1,507.00	0.0%
4190.00 • Computer Support	801.00	7,511.00	-6,710.00	10.66%
4191.00 • Printing	173.62	750.00	-576.38	23.15%
4192.00 • Postage	52.73	200.00	-147.27	26.37%
4193.00 • Office Supplies	435.42	10,750.00	-10,314.58	4.05%
4194.00 • Memberships	97.00	200.00	-103.00	48.5%
4195.00 • Publications/Notices	0.00	150.00	-150.00	0.0%
4196.00 • Telephone	0.00	0.00	0.00	0.0%
4198.00 • Marketing/Outreach	0.00	10,000.00	-10,000.00	0.0%
4431.00 • Contract Costs - ICS ADM	550,619.10	1,254,045.92	-703,426.82	43.91%
4432.00 • Contract Costs - ICS Port Out A	0.00	85,400.00	-85,400.00	0.0%
4433.00 • Contract Costs - ICS FSS/Home	37,628.35	90,308.00	-52,679.65	41.67%
4510.00 • Insurance Expense	143.00	6,878.00	-6,735.00	2.08%
4540.00 • Fringe Benefits	7,702.78	22,255.00	-14,552.22	34.61%
4713.00 • HAP - Tenant Protection	0.00	125,555.00	-125,555.00	0.0%
4714.00 • HAP - VASH	77,812.00	135,780.00	-57,968.00	57.31%

1:24 PM
06/07/17
Accrual Basis

Brown County Housing Authority
Profit & Loss Budget vs. Actual
January through May 2017

	TOTAL			
	Jan - May 17	Budget	\$ Over Budget	% of Budget
4715.00 · HAP-Other	6,708,275.42	13,057,504.00	-6,349,228.58	51.38%
4716.00 · HAP Port Out	0.00	2,248,715.00	-2,248,715.00	0.0%
4717.00 · HAP Port In	0.00	55,923.00	-55,923.00	0.0%
4718.00 · HAP - FSS Escrow Depts	0.00	45,084.00	-45,084.00	0.0%
4800 · Depreciation Expense	0.00	0.00	0.00	0.0%
4900.00 · Development Loans	0.00	15,000.00	-15,000.00	0.0%
4901.00 · Development Grants	0.00	200,000.00	-200,000.00	0.0%
4910.00 · Community/Landlord Training	0.00	0.00	0.00	0.0%
5135.00 · DPCC	0.00	150,000.00	-150,000.00	0.0%
5211.01 · Salaries & Wages	0.00	0.00	0.00	0.0%
5215.00 · Audit Fee - BCHA	0.00	9,515.00	-9,515.00	0.0%
5215.01 · Audit Fee - ICS	0.00	17,400.00	-17,400.00	0.0%
5223.01 · Miscellaneous	65.00	17,000.00	-16,935.00	0.38%
5224.01 · Employee Benefits	0.00	0.00	0.00	0.0%
5240.00 · Other General Expenses	0.00	0.00	0.00	0.0%
5999.00 · Bad Debt	0.00	0.00	0.00	0.0%
9999.02 · Transfer - out	0.00	0.00	0.00	0.0%
Total Expense	7,407,929.96	17,661,280.92	-10,253,350.96	41.94%
Net Income	-16,957.83	-410,305.92	393,348.09	4.13%



Report to the
**Housing Authority
of Brown County**

MEETING DATE

June 19, 2017

AGENDA ITEM

#11

PREPARED BY

Stephanie Schmutzer, Senior Accountant

REQUEST

Update on fraud recovery

ANALYSIS

The BCHA, in conjunction with ICS, actively work to collect funds distributed to tenants that have violated the HCV policies. The BCHA uses the Tax Refund Intercept Program (TRIP) and repayment agreements to collect money due back to the BCHA. The amount of funds collected from 2007 to date from the BCHA & ICS efforts total more than \$859,000 from TRIP and repayment agreements.

RECOMMENDATION

Motion to receive and place on file.

ATTACHMENTS

None

Skills: Intro to Risk Management

Overview of Risk Management

- Risk management is designed to reduce fraud, waste, and abuse
- PHA board members or commissioners are responsible for overseeing risk management strategies
- The commissioners and executive staff work together to manage risk

Duties of the OIG

The Inspector General (IG) Act of 1978 was established so IGs could:

- Conduct audits, investigate fraud, initiate civil, criminal investigations of agency programs and operations
- Access all records and information of the agency and program participants
- Issue subpoenas for records and documents
- Refer people or entities to the U.S. Attorney's Office for prosecution
- Employ Federal special agents with arrest powers to conduct investigations
- Recommend policies designed to promote economy, efficiency, effectiveness and prevent and detect fraud and abuse
- Provide a means for keeping the Secretary and Congress informed

Internal Control Standards

Control Environment

- Create an environment of integrity and ethical values.
- Set the tone, remove inducements, communicate, lead by example, conduct training value input from oversight groups

Commit to Competence

- Hire experienced, competent managers
- Require background checks
- Require managers, staff to stay current in knowledge

Risk Assessment

- Identify risks by monitoring and analyzing goals.
- Review findings from audits, analyze board meeting discussions, hold management conferences/retreats, develop management initiatives
- Identify risk categories, individual issues and assess information received
- Reduce the number of risk categories
- Determine overlapping risks and effects on individual issues
- Board members should practice situational awareness, problem recognition, good judgement in regards to conflicts of interest, nepotism, etc.

Controls

- Implement controls to reduce the likelihood of risks: policies, procedures, handbooks, and desk guides
- Continually assess if controls are in place, followed, effective, and updated

Information and Communication

- Commissioner Information Resources
- Monthly reports, briefs
- Observations
- Organizations, public hearings
- Workshops and conventions
- Logs and registers
- Crime reports
- Research
- Tips
- Audits
- Independent Public Accountant (IPA Reports)
 - Provides details on the financial condition of the PHA, reliability of financial records, internal control weaknesses, exposes potential fraud.

Tips and Complaints

Assess complaints about executive staff and follow formal process to evaluate. Refer to the OIG Integrity Bulletin for allegations of:

- Procurement and contracting
- Embezzlement fraud and/or theft

HUD Rating and Designations for PHAs

HUD rates small and large PHA risk management based on financial, physical, management, and Capital Fund performance. HUD then places the PHA the five designations below:

- **High Performer:** Small or large PHA with overall PHAS score > 90%; small PHA scores at least 60% for physical, financial, management operations indicators; small PHA scores at least 50% under Capital Fund performance indicator
- **Standard Performer:** Large PHA with overall PHAS score of 80, but < 90 (every two years) or less than 80 (every year); small PHA with overall PHAS score of 60–89%; small PHA scores at least 60% under the physical, financial, management operations indicators; small PHA scores at least 50% under Capital Fund performance indicator

- **Substandard Performer:** Large PHA with overall PHAS score of 80, but < 90 (every two years) or < 80 (every year); small PHA with overall PHAS score of 60%; small PHA scores < 60% under one or more of the physical or management indicators; small PHA designated as substandard in that respective category
- **Troubled Performer:** Large PHA with overall PHAS score of < 60 or Capital Fund Troubled; small PHA with overall PHAS score < 60%
- **Capital Fund Troubled:** Small PHA with PHAS score of < 50% under the Capital Fund program indicator

Monitoring

- Executive staff provides monthly reports to keep the board informed of facts, figures
- Size of the PHA determines what processes are used to inform the board
- Dashboards present multiple indicators of performance/risk (e.g., financial, physical, management, housing choice voucher, etc.)
- Number of indicators used is decided by the board and Executive Director based on the ability to produce monthly data

Other Risk Management Resources

OIG Office

- OIG Integrity Bulletin: A Primer for Commissioners
- HUD Office of Inspector General
- Audit Reports
- Semiannual Reports to Congress

Standards for Internal Control

- Green Book

Rating PHA Scores and the Performance Dashboard

Executive staff may create dashboards using a color coded or numbered rating system indicating the level of risk associated with an individual performance indicator. These ratings can be used as a guide in working with Commissioners on identifying and resolving problem areas in your PHA.

For example, Cash Balance Trend is an indicator of risk, which would be considered Optimal if cash balances are up over the last three months. If cash balances are down 3% each of the last three months, it would be coded as OK, but can do better. If the balance is down 8% or more, it would be coded as Needs Immediate Attention.

Indicators	Rating Criteria		
	Optimal	OK but can do better	Needs Immediate Attention
Financial Indicators:			
Cash Balance Trend (Latest 3 months)	Going up	Ups and downs but no downs greater than 10% from previous month	3 month decline or a decline greater than 10%

Executive Staff Steps for Rating PHA Scores

1. Compare the rating criteria information with your PHA's rating.
2. Based on your analysis, color-code each indicator. Colors include:
 - Optimal (green)
 - OK, but can do better (yellow)
 - Needs immediate attention (red)
3. Repeat the color-coding process until all scores have been rated.